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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

		DISTRICT OF NEW JE	RSEY		
In Re:			Case No.:		
			Judge:		
			Chapter:		13
	Debtor(s)				
		Chapter 13 Plan and M	otions		
	Original	☐ Modified/Notice Required			Discharge Sought
	Motions Included	☐ Modified/No Notice Require	ed		No Discharge Sought
Da	ite:	_			
		E DEBTOR HAS FILED FOR RE HAPTER 13 OF THE BANKRUF	_		
		YOUR RIGHTS WILL BE AFF	FECTED		
confirmatior You should or any motic become bir	n hearing on the Plan proposed read these papers carefully and on included in it must file a writte	separate Notice of the Hearing on Co by the Debtor. This document is the discuss them with your attorney. Ar on objection within the time frame sta may be granted without further not	actual Plan proposity one who wishes to teed in the Notice.	sed by to op This	y the Debtor to adjust debts. pose any provision of this Plan Plan may be confirmed and
	IN THE NOT	FILE A PROOF OF CLAIM BY CE TO RECEIVE DISTRIBUTIO ONFIRMED, EVEN IF THE PLAN	NS UNDER ANY	Y PL	AN
Part 1:	Payment and Length of	Plan			
a.		per roximately r	_	ter 1	3 Trustee, starting on

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy	plan obligations:	
Sale of real propertyDescription:		
Proposed date for complet	ion:	
Refinance of real propertyDescription:Proposed date for complete	: ion:	
Description:	pect to mortgage encumbering property:	
d. \square The regular monthly mortg	age payment will continue pending the sa	le, refinance or loan modification.
e. Other information that may	be important relating to the payment and	l length of plan:
Part 2: Adequate Protection		
	s will be made in the amount of \$ tion to	
	s will be made in the amount of \$ ation to:	
Part 3: Priority Claims (Including A	Administrative Expenses)	
All allowed priority claims will be	paid in full unless the creditor agrees other	erwise:
Creditor	Type of Priority	Amount to be Paid
Part 4: Secured Claims		

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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Creditor	Collateral Type of De		rrear	U	Interest Rate of Arrearage	on	Amount to be Paid to Creditor (In Plan)	Payme	ar Monthly ent de Plan)
b. Modifie	cation								
secured creditor stated. The portic claim is identified	shall be paid t on of any allow d as having "No NC	he amount yed claim th O VALUE" i	listed at ex t shal	as the "Value ceeds that val I be treated a tion under th	e of the Credito	or Integrated and claim	as an unsecured m. REQUIRES	" plus inter	est as
Creditor	Collateral	Scheduled Debt	d	Total Collateral Value	Superior Lie	ens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
2.) Where secured claim sh					the Plan, payr	ment o	of the full amount	of the allow	wed
c. Surren Upon conf		tay is termi	nated	as to surrenc	dered collatera	I. The	Debtor surrende	rs the follo	wing
Creditor			Coll	lateral to be S	Surrendered		ue of Surrendered ateral		ning ured Debt
								1	

d. Secured Claims Unaff	ected b	y the Plan			
The following secured of	laims ar	e unaffected by the Plan:			
e. Secured Claims to be	Paid in	Full Through the Plan:			
Creditor		Collateral			ount to be ough the Plan
Part 5: Unsecured Claims					
a. Not separately classif	ied allov	ved non-priority unsecured cl	aims shall	be paid:	
☐ Not less than \$		to be distributed pro ra	ata		
☐ Not less than		percent			
☐ <i>Pro Rata</i> distribution	from an	y remaining funds			
b. Separately classified u	nsecure	ed claims shall be treated as t	follows:		
Creditor	Basis	For Separate Classification	Treatme	nt	Amount to be Paid
Part 6: Executory Contracts	and Un	expired Leases			
All executory contracts and	d unexpi	red leases are rejected, exce	pt the follo	wing, which are a	ssumed:
Creditor		Nature of Contract or Lease		Treatment by De	ebtor
	1				

Part 7: Motions									
NOTE: All plans conform, Notice of Chap A Certification of Ser	ter 13	Plan Tra	ansmittal, wit	hin the t	ime a	and in the ma	nner set forth	in D.N.J. LBI	R 3015-1.
a. Motion to A	∕oid Li	ens Un	der 11. U.S.C.	Section	522 n	(f).			
The Debtor mov	es to a	void the	following liens	s that imp	pair e	exemptions:			
Creditor	Nature Collat		Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Av The Debtor mov Part 4 above:			-						istent with
Creditor		Collate	eral			ount of Lien be Reclassified	I		
c. Motion to Pa Unsecured. The Debtor mov liens on collateral cons	es to r	eclassify	the following	-			•		-

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Part 8: Other Plan Provis	ions		
a. Vesting of Property Upon confirmati Upon discharge	on		
 b. Payment Notices Creditors and Lessors Debtor notwithstanding the ar 		nay continue to mail customary	notices or coupons to the
1) Trustee commiss 2) 3)	allowed claims in the following		
d. Post-Petition Clair The Trustee □ is, □ is the amount filed by the post-p	s not authorized to pay post-pe	etition claims filed pursuant to 1	1 U.S.C. Section 1305(a) in
Part 9: Modification			
	Plan previously filed in this case	e, complete the information bel	ow.
Explain below why the plan is	s being modified:	Explain below how the plan is	s being modified:
Are Schedules I and J b	peing filed simultaneously with	this Modified Plan?	′es □ No

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ate:	Attorney for the Debtor	
	Attorney for the Debtor	
I certify under penalty of perjury that the above is true.		
Date:		
	Debtor	
Date:		
	Joint Debtor	